

## **EXHIBIT 4**

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF NEW JERSEY  
CIVIL ACTION NO. 97-3407 (DRD)

WALSH SECURITIES, INC., :  
 :  
Plaintiff, : DEPOSITION UPON  
 : ORAL EXAMINATION  
v. : OF  
 : ROBERT WALTER  
CRISTO PROPERTY MANAGEMENT, : SKOWRENSKI, II  
LTD., et al., :  
 :  
Defendants. :  
-----

COPY

T R A N S C R I P T of the  
stenographic notes of STANLEY B. RIZMAN, a Notary  
Public and Certified Shorthand Reporter of the State  
of New Jersey, Certificate No. XI00304, taken at the  
offices of Manning, Caliendo & Thomson, PA, 36 West  
Main Street, Freehold, New Jersey, on Tuesday, May  
25, 2010, commencing at 10:12 a.m.

Skowrenski - direct

<p>50</p> <p>1 Q Which individuals?</p> <p>2 A The loan originators.</p> <p>3 Q How would the loan originators make</p> <p>4 that decision? Why would they choose Walsh? Why</p> <p>5 would they choose Aimes?</p> <p>6 A That was one of the responsibilities of</p> <p>7 the wholesale Account Executive. There was an</p> <p>8 Anthony D'Apolito for every one of these lenders</p> <p>9 that would come and solicit my guys' business.</p> <p>10 Either through the combination of the</p> <p>11 relationship -- if pricing, for example, fit.</p> <p>12 Either doing business. They would make a selection.</p> <p>13 Q Did Walsh have any programs that were</p> <p>14 unique to Walsh?</p> <p>15 A I don't recall particularly the</p> <p>16 program.</p> <p>17 Q Were all of Kane's loans sold to Walsh?</p> <p>18 A I don't believe all of them. No.</p> <p>19 Q Where else were Kane's loans sold to?</p> <p>20 A I don't recall who. I believe there</p> <p>21 was a couple that went to or some that went to</p> <p>22 Coastal, though.</p> <p>23 Q The "Coastal" you're referring to is</p> <p>24 not the title insurance agent?</p> <p>25 A Yes. Correct.</p>	<p>52</p> <p>1 BY MR. KOTT:</p> <p>2 Q My words might be unartful. Let me</p> <p>3 tell you what I'm trying to ask you. If a lender --</p> <p>4 withdrawn.</p> <p>5 If a broker came in and he would</p> <p>6 qualify for one type of loan but National Home</p> <p>7 Funding put him in a more expensive loan for him,</p> <p>8 would Walsh compensate National Home more than they</p> <p>9 would than if they put him in the loan that he</p> <p>10 qualified for?</p> <p>11 MR. MAGNANINI: Objection to form.</p> <p>12 A This one I can answer?</p> <p>13 Q Yes. Unless your attorney tells you</p> <p>14 you can't.</p> <p>15 A I don't believe so.</p> <p>16 Q Why do you say that?</p> <p>17 A Because I don't have any recollection</p> <p>18 of how it worked back then.</p> <p>19 You have to understand I'm measuring</p> <p>20 today's knowledge with 14 years ago.</p> <p>21 Q You described the structure of what</p> <p>22 Walsh funded and Walsh underwrote. Do you remember</p> <p>23 all of that?</p> <p>24 A Yes.</p> <p>25 Q To whom was the title insurance policy</p>
<p>51</p> <p>1 Q Another entity that happens to be</p> <p>2 called Coastal?</p> <p>3 A The wholesale lender.</p> <p>4 Q How did National Home Funding make</p> <p>5 money on loans it sold to Walsh? Sorry. Shall I</p> <p>6 call it "broker"?</p> <p>7 A How we make money in a scenario like</p> <p>8 that. A typical wholesale-retail relationship. We</p> <p>9 are giving pricing in a wholesale model that is</p> <p>10 marked up, for all intents and purposes, and that</p> <p>11 spread is our profit.</p> <p>12 Q With respect to Walsh in particular,</p> <p>13 were the financial incentives on National Home</p> <p>14 Funding to sell somebody a loan that was more</p> <p>15 expensive than the person needed?</p> <p>16 A No.</p> <p>17 Q Why do you say that?</p> <p>18 A It was no different than any of the</p> <p>19 lenders in the sub-prime world. I don't</p> <p>20 differentiate them. It was just sub-prime paper.</p> <p>21 Q If a particular lender -- withdrawn.</p> <p>22 I'm sorry. If a particular borrower --</p> <p>23 MR. MANNING: I have to get that call.</p> <p>24 Sorry.</p> <p>25 (Recess.)</p>	<p>53</p> <p>1 issued? Was it issued to Walsh or was it issued to</p> <p>2 National Home Funding?</p> <p>3 A I believe the way they were funded</p> <p>4 through Walsh -- we were cable funding. So that</p> <p>5 meant we closed in NHF's name with Walsh's money.</p> <p>6 So we would do an assignment, an allonge, prior to</p> <p>7 closing. That would mean we were the -- NHF was the</p> <p>8 lender of record. So I believe that the title</p> <p>9 policy should be in NHF's name.</p> <p>10 Q You used the word "allonge." Can you</p> <p>11 put that in lay terms, what that is?</p> <p>12 A The allonge in the assignment gave all</p> <p>13 rights instantly in that loan over to the funder.</p> <p>14 Q Did Walsh set up its relationship with</p> <p>15 National Home Funding such that National Home</p> <p>16 Funding would be the named insured under the title</p> <p>17 policy?</p> <p>18 A I believe that was their model at the</p> <p>19 time.</p> <p>20 Q If I refer to a closing service letter</p> <p>21 or closing-protection letter, do you know what I'm</p> <p>22 referring to?</p> <p>23 A By name and by look, yes.</p> <p>24 Q Calling your attention, for instance,</p> <p>25 to Skowrenski Exhibit 2. Exhibit B, which is a</p>

14 (Pages 50 to 53)

Sworenski - direct

<p>170</p> <p>1 since and we've never been able to find them.</p> <p>2 A Ha, ha.</p> <p>3 Q Do you know where those files are?</p> <p>4 A I don't have them.</p> <p>5 Q It wouldn't have been among the things</p> <p>6 you shredded?</p> <p>7 A No. The things I shredded came back</p> <p>8 from the federal building.</p> <p>9 Q Coastal Title Agency. They apparently</p> <p>10 are the title agency involved in a great number of</p> <p>11 these fraudulent transactions?</p> <p>12 A Yes.</p> <p>13 Q Were you aware of that at the time?</p> <p>14 A No.</p> <p>15 Q Did you have anything to do with</p> <p>16 anybody picking Coastal Title Agency to use in these</p> <p>17 files?</p> <p>18 A No.</p> <p>19 Q Do you know who Bob Engle is?</p> <p>20 A I do, yes.</p> <p>21 Q Back at the time, back in '96 and '97</p> <p>22 and '95, did you know who Bob Engle was?</p> <p>23 A No.</p> <p>24 Q Do you know if you ever met or have</p> <p>25 spoken with Bob Engle?</p>	<p>172</p> <p>1 closing, did you?</p> <p>2 A No.</p> <p>3 Q But you had already sent them the</p> <p>4 assignment and whatever other documents they needed</p> <p>5 in order to take over this loan before it was ever</p> <p>6 funded?</p> <p>7 A Correct.</p> <p>8 Q After the close, the note marked-up</p> <p>9 binding mortgage -- any of the documents signed at</p> <p>10 the closing you would have nothing to do with, would</p> <p>11 you?</p> <p>12 A Correct.</p> <p>13 Q You wouldn't even see them, correct?</p> <p>14 A Yes.</p> <p>15 Q Who was supposed to send those to</p> <p>16 Walsh?</p> <p>17 A The closing agent.</p> <p>18 Q The attorney?</p> <p>19 A If there was an attorney, correct.</p> <p>20 MR. MC GOWAN: Have nothing else.</p> <p>21 Thank you.</p> <p>22 MS. WAGNER: Take a five-minute break.</p> <p>23 (Recess.)</p> <p>24 DIRECT EXAMINATION</p> <p>25 BY MS. WAGNER:</p>
<p>171</p> <p>1 A I don't believe so.</p> <p>2 Q Do you know whether or not anybody at</p> <p>3 NHF or you spoke on the phone with either Mr. Engle</p> <p>4 or anybody over at Coastal Title Agency in</p> <p>5 connection with these loans?</p> <p>6 A You said anybody over at NHF other than</p> <p>7 me?</p> <p>8 Q Yes.</p> <p>9 A No.</p> <p>10 Q You certainly didn't?</p> <p>11 A No.</p> <p>12 Q Now, did I understand you correctly</p> <p>13 after one of these -- before the funding comes down,</p> <p>14 you have to sign the assignment and everything and</p> <p>15 send it back to Walsh, right?</p> <p>16 A Correct.</p> <p>17 Q The idea is you're only supposed to own</p> <p>18 this loan for the nanosecond it is signed and then</p> <p>19 it becomes Walsh's property?</p> <p>20 A Yes.</p> <p>21 Q Because it's their money?</p> <p>22 A Correct.</p> <p>23 Q After the closing, notwithstanding the</p> <p>24 requirements that were read to you in that exhibit,</p> <p>25 you didn't send any package back to Walsh after the</p>	<p>173</p> <p>1 Q Mr. Skowrenski, you testified that you</p> <p>2 did attend some business school. When was that?</p> <p>3 A I graduated in 2003.</p> <p>4 Q Where did you graduate from?</p> <p>5 A Monmouth University, M.B.A. program.</p> <p>6 Q That was an M.B.A. program?</p> <p>7 A Yes.</p> <p>8 Q Where did you get your Bachelor's</p> <p>9 degree?</p> <p>10 A Fairfield University.</p> <p>11 Q When was that?</p> <p>12 A '89. Graduated.</p> <p>13 Q '89, you said?</p> <p>14 A Yes.</p> <p>15 Q What was that degree in?</p> <p>16 A Finance.</p> <p>17 Q You had some business experience when</p> <p>18 you set up National Home Funding -- business</p> <p>19 education, rather?</p> <p>20 A I had some business education, yes.</p> <p>21 Q Can you describe the structure of</p> <p>22 National Home Funding? The way it was organized?</p> <p>23 A Basically, me and an Office Manager.</p> <p>24 At one point we did get a processor in there and a</p> <p>25 hell of a lot of loan officers.</p>

44 (Pages 170 to 173)

## **EXHIBIT 5**



652-861

OFF# 2053068  
LOAN NO. 628930

(Complete this document and acknowledgment as required by State law or corporate authority, as applicable)

CLERK'S OFFICE  
MONMOUTH COUNTY  
NEW JERSEY  
INSTRUMENT NUMBER  
1998072680  
RECORDED ON  
MAY 26, 1998  
4:10:16 PM  
BOOK: AM-801  
PAGE: 643  
Total Fees: \$18.00  
COUNTY RECORDING FEES \$16.00  
DEDICATED TRUST \$2.00  
TOTAL \$18.00

## ASSIGNMENT OF SECURITY INSTRUMENT

## KNOW ALL MEN BY THESE PRESENTS, THAT

NATIONAL HOME FUNDING, INC. WITH OFFICES AT 3443 HIGHWAY 9-N HOLIDAY PLAZA FREEHOLD, NJ 07728  
party of the first part, in consideration of the sum of TEN (\$10.00) DOLLARS and other good and valuable consideration to it in hand paid by

WALSH SECURITIES, INC. WITH OFFICES AT 4 CAMPUS DRIVE PARSIPPANY, NJ 07654  
party of the second part, at or before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, assigned, transferred and set over and by these presents does hereby grant, bargain, sell, assign, transfer, and set over unto the said party of the second part that certain Mortgage or Deed of Trust ("Security Instrument") by VICTOR GUZMAN, UNMARRIED To

National Home Funding, Inc. Beneficiary  
dated June 5, 1997 and (to be) filed for record in the Office of the recorder of Mortgages or Deeds of Trust, as applicable of the City/County of MONMOUTH, State of NJ \*  
in (Insert if recorded) Book, Volume or Liber number 6252 at Page 861, and  
given to secure payment of \$ 69,000.00 and secured by the following described property:  
\* RECORDED: 7/30/97 Commonly known as:

18 FORD AVE FREEHOLD, NJ 07728  
together with the Note or obligation described in said Security Instrument, and the money due and to become due thereon, with interest due and owing thereon.

TO HAVE AND TO HOLD the same unto the said part of the second part, its successors and assigns forever, the said party of the first part has caused these presents to be signed in its name by its officer, on June 9, 1997

WITNESSES ATTEST:

NATIONAL HOME FUNDING, INC.

By:

Robert W. Skowronski II  
President

STATE OF New Jersey COUNTY OF Monmouth, SS

I, an Officer duly authorized to take acknowledgements of deeds according to the laws of this state, duly qualified and acting, hereby certify that Robert W. Skowronski II Pres. & CEO of

NATIONAL HOME FUNDING, INC.

to me personally known, this day acknowledged before me that said person executed the foregoing Assignment of Security Instrument as such Officer of said organization, and that said person acknowledged that said instrument is the valid and binding obligation of said organization, and that said person executed said Assignment of Security Instrument as the voluntary act and deed of such person, and of said organization, and was duly authorized to execute it on behalf of said organization.

IN WITNESS WHEREOF, I hereunto set my hand and Official Seal in said county and state, this

9 Day of June, 1997  
(affix Notary stamp & official seal)

Prepared by and return to:  
Maureen O. Chung  
Specialized Mortgage Services, Inc.  
17341 Southwest 18th Street  
Miramar, FL 33029  
(954)441-8196

MARY M. DI NONNO  
NOTARY PUBLIC OF NEW JERSEY  
My Commission Expires March 4, 2002



6252-861  
OFF# 3055068  
LOAN NO. 828930

(Complete this document, and acknowledge, as required by State law and corporate authority, as applicable)

# ASSIGNMENT OF SECURITY INSTRUMENT

## KNOW ALL MEN BY THESE PRESENTS, THAT

Walsh Securities, Inc., a Delaware Corporation with offices at 4 Campus Drive, Parsippany, N.J. 07054 party of the first part, in consideration of the sum of TEN (\$10.00) DOLLARS and other good and valuable consideration to it in hand paid by Ocwen Federal Bank FSB party of the second part, at or before the enrolling and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, assigned, transferred and set over and by these presents does hereby grant, bargain, sell, assign, transfer, and set over unto the said party of the second part that certain Mortgage or Deed of Trust ("Security Instrument") by VICTOR GUZMAN, UNMARRIED To National Home Funding, Inc., Beneficiary dated 05-Jun-97 and (to be) filed for record in the Office of the recorder of Mortgages or Deeds of Trust, as applicable of the City/County of MONMOUTH, State of NJ in (Insert if recorded) Book, Volume or Liber number 6252 at Page 861 \* and given to secure payment of \$69,000.00, and secured by the following described property:

\* RECORDED: 7/30/94  
18 FORD AVE  
FREEHOLD, NJ 07728

together with the Note of obligation described in said Security Instrument, and the money due and to become due thereon, with interest due and owing thereon. This assignment is made without recourse.

TO HAVE AND TO HOLD the same unto the said part of the second part, its successors and assigns forever, the said party of the first part has caused these presents to be signed in its name by its officer, on Wednesday, June 11, 1997

## WITNESSES / ATTEST:

*Paula A. Livi*  
*Cheryl Stebb*

Walsh Securities, Inc.

*John H. Isbrandtsen*  
By *John H. Isbrandtsen*  
Vice President



STATE OF New Jersey

COUNTY OF Morris

) SS.

I, am an Officer duly authorized to take acknowledgements of deeds according to the laws of this state, duly qualified and acting, hereby certify that John H. Isbrandtsen Vice President of Walsh Securities, Inc.

to me personally known, this day acknowledged before me that said person executed the foregoing Assignment of Security Instrument as such Officer of said organization, and that said person acknowledged that said instrument is the valid and binding obligation of said organization, and that said person executed said Assignment of Security Instrument as the voluntary act and deed of such person, and of said organization, and was duly authorized to execute it on behalf of said organization and, if required by law or corporate authorization, affixed the seal of said organization hereto.

IN WITNESS WHEREOF, I hereunto set my hand and Official Seal in said county and state, on

Wednesday, June 11, 1997  
(after Notary stamp & official seal)

Prepared by and return to:  
Maureen O. Chang  
Specialized Mortgage Services, Inc.  
17341 Southwest 18th Street  
Miramar, FL 33029  
(954)441-8196

*Kathleen A. Fallon Gonzalez*  
KATHLEEN A. FALLON GONZALEZ  
NOTARY PUBLIC OF NEW JERSEY  
My Commission Expires 12/31/2002

CLERK'S OFFICE  
MONMOUTH COUNTY  
NEW JERSEY  
INSTRUMENT NUMBER  
1998072661  
RECORDED ON  
MAY 26, 1998  
4:10:17 PM  
BOOK: AM-801  
PAGE: 644  
Total Pages: 1  
COUNTY RECORDING  
FEE \$16.00  
DEDICATED TRUST  
FUND COMMISSION  
\$2.00  
TOTAL \$18.00

## **EXHIBIT 6**



0073-416-73 A  
 WHEN RECORDED RETURN TO:  
 Evelyn Barba  
 Principal Portfolio Services  
 3150 Bristol Street Suite 250  
 Costa Mesa CA 92626

PREPARED BY:  
 CAROLYNN CZACHOR

TELEPHONE #:  
 LOAN #: 614472

### ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 3443 HIGHWAY 9 NORTH, FREEHOLD, NEW JERSEY 07728 does hereby grant, sell, assign, transfer and convey, unto the GF MORTGAGE CORP., a corporation organized and existing under the laws of (herein "Assignee"), whose address is 4 CAMPUS DRIVE, PARSIPPANY, NJ 07054 a certain Mortgage dated FEBRUARY 27, 1996, made and executed by JULIO CRESPO AND CRUZ M. CRESPO

to and in favor of NATIONAL HOME FUNDING, INC. upon the following described property situated in MIDDLESEX County, State of NEW JERSEY :  
 LEGAL DESCRIPTION ATTACHED HERETO  
 Commonly known as: 335 Watson Avenue, Perth Amboy, NJ 08861

BK0658PG129

RECEIVED/RECORDED  
 MIDDLESEX COUNTY 09/21/96 141987

FEE \$28.00  
 INSTRUMENT ASSIGNMENT 15021 WME AB

such Mortgage having been given to secure payment of \$ 109,200.00 which Mortgage is of record in Book, Volume, or Liber No. 5000, at page 562 (or as hereinafter recorded on 3/19/96) of the 1951-1954-21 Records of MIDDLESEX County, State of NEW JERSEY together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on 25, Feb, 96

Patrick J. Deane  
 Witness (Print Name)

Mary M. DiNoia  
 Agent (Print Name)

NATIONAL HOME FUNDING, INC.

249

(Assignee)

By: Robert W. Skawinski, II President  
 (Signature) ROBERT W. SKAWINSKI, II, PRESIDENT  
 (Print Name & Title)

Seal:

State of New Jersey County of Monmouth  
 On this 28 day of February, 1996, before me, the subscriber, personally appeared  
Robert W. Skawinski, II

who, I am satisfied, is/are the person(s) named in and who executed the within instrument and thereupon acknowledged that he/she/they signed, sealed and delivered the same as his/her/their act and deed, for the purposes therein expressed.

Mary M. DiNoia  
 NOTARY PUBLIC OF NEW JERSEY  
 My Commission Expires March 4, 1998

New Jersey Assignment of Mortgage 695

BK0658PG129

SCHEDULE c

Agent File No. MT 11334

LEGAL DESCRIPTION

ALL THAT CERTAIN tract or parcel of land and premises situate, lying and being in the City of PERTH AMBOY, County of MIDDLESEX and State of New Jersey, and being more particularly described as follows:

BEGINNING at a point on the westerly sideline of Watson Avenue (66 feet wide) said point being distant southerly 177.44 feet from the intersection of said sideline with the southerly sideline of Fayette Street, and running, thence:

- 1) Leaving Watson Avenue, north 68 degrees 30 minutes 00 seconds west a distance of 72.00 feet to a point, thence;
- 2) South 21 degrees 30 minutes 00 seconds west a distance of 28.00 feet to a point, thence;
- 3) South 68 degrees 30 minutes 00 seconds east a distance of 72.00 feet to a point on the westerly sideline of said Watson Avenue, thence;
- 4) Along said sideline, North 21 degrees 30 minutes 00 seconds east a distance of 25.00 feet to the point and place of BEGINNING.

FOR INFORMATION PURPOSES ONLY - Said premises being also known as Lot 19 in Block 115 as shown on the current Tax Map of the City of Perth Amboy, County of Middlesex and State of New Jersey.

BK0658PG130

LOAN NO. 007344673 B  
614472

WHEN RECORDED RETURN TO:  
Evelia Barba  
Principal Portfolio Services  
3150 Bristol Street Suite 250  
Costa Mesa CA 92626

## ASSIGNMENT OF SECURITY INSTRUMENT

KNOW ALL MEN Y THESE PRESENTS, THAT GF Mortgage Corp., 4 Campus Drive, Parsippany, New Jersey, 07054 party of the first part, in consideration of the sum of TEN (\$10.00) DOLLARS and other good and valuable consideration in lawful money of the United States to it in hand paid by

TMS Mortgage Inc, A New Jersey Corporation

party of the second part, at or before the enrolling and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, assigned, transferred and set over and by these presents does hereby grant, bargain, sell, assign, transfer and set over unto the said party of the second part that certain Security Instrument by

JULIO CRESPO and CRUZ M. CRESPO

dated 2/27/96 and (to be) filed for record in the Office of the recorder of Mortgages / Deeds of Trust, as applicable of the City/County of Middlesex

on the following described property: See schedule A for additional information, if attached hereto. Commonly known as:

335 WATSON AVE PERTH AMHOY, NJ 08876  
together with the Note or obligation described in said Security Instrument, and the money due and to become due thereon, with interest and owing thereon.

TO HAVE AND TO HOLD the same unto the said part of the second part, its successors and assigns forever, the said party of the first part has caused these presents to be signed in its name by its officer, and its corporate seal to be affixed on

April 15, 1996

WITNESSES / ATTEST:

GF MORTGAGE CORP.

By:   
Arnold J. Cohn, Vice President

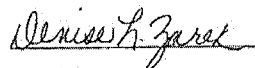
STATE OF NEW JERSEY, COUNTY OF MORRIS ) SS

I, an Officer duly authorized to take acknowledgements of deeds according to the laws of this state, duly qualified and acting, hereby certify that Arnold J. Cohn, Vice President of GF Mortgage Corp., to me personally known, this day acknowledged before me that said person executed the foregoing Assignment of Security Instrument as such Officer of said organization, and that said person acknowledged that said instrument is the valid and binding obligation of said organization, and that said person executed said Assignment of Security Instrument as the voluntary act and deed of such person, and of said organization, and was duly authorized to execute it on behalf of said organization.

IN WITNESS WHEREOF, I have hereunto set my hand and Official Seal in said county and state, this 15th Day of April, 1996

RECEIVED/RECORDED  
MIDDLESEX COUNTY 4/15/96 149114  
FEE 124.00  
INSTRUMENT ASSIGNMENT 13025

JUNE RB

  
(Affix Notary stamp & seal)

BK 0658 PG 131

DENISE L. ZARUK  
NOTARY PUBLIC OF NEW JERSEY  
My Commission Expires Dec. 2, 1999

THE FOLLOWING INSTRUMENT WAS FILED FOR RECORD IN THE OFFICE OF THE RECORDER OF MORTGAGES / DEEDS OF TRUST, AS APPLICABLE OF THE CITY/COUNTY OF MIDDLESEX  
05141115051

BK 0658 PG 131

FT/NT00621

SCHEDULE c

Agent File No. HT 11134

LEGAL DESCRIPTION

ALL THAT CERTAIN tract or parcel of land and premises situate, lying and being in the City of PERTH AMBOY, County of MIDDLESEX and State of New Jersey, and being more particularly described as follows:

BEGINNING at a point on the westerly sideline of Watson Avenue (66 feet wide) said point being distant southerly 177.44 feet from the intersection of said sideline with the southerly sideline of Fayette Street, and running, thence:

- 1) Leaving Watson Avenue, north 60 degrees 30 minutes 00 seconds west a distance of 72.00 feet to a point, thence;
- 2) South 21 degrees 30 minutes 00 seconds west a distance of 25.00 feet to a point, thence;
- 3) South 60 degrees 30 minutes 00 seconds east a distance of 72.00 feet to a point on the westerly sideline of said Watson Avenue, thence;
- 4) Along said sideline, North 21 degrees 30 minutes 00 seconds east a distance of 25.00 feet to the point and place of BEGINNING.

FOR INFORMATION PURPOSES ONLY - Said premises being also known as Lot 19 in Block 113 as shown on the current Tax Map of the City of Perth Amboy, County of Middlesex and State of New Jersey.

BK0658PG132

Account Number : 0073141673  
 PLEASE RECORD & RETURN TO:  
 The Money Store  
 Attn: Correspondent Lending Department  
 3301 C Street, Suite 801E  
 Sacramento, CA 95816

Space Above This Line For Recording Data  
 ASSIGNMENT OF MORTGAGE / DEED OF TRUST

KNOW ALL MEN BY THESE PRESENTS:

That TMS Mortgage, Inc., 3301 C Street, Suite 801E, Sacramento, CA 95816, Assignor, for and in consideration of the sum of One Dollar and 00/100 (\$1.00) and other good and valuable consideration, by these presents does hereby transfer, sell, assign and convey unto

The Bank of New York, as Trustee under the Pooling and Servicing Agreement dated as of May 31, 1996, Series 1996-B 101 Barclay Street 22nd, New York, NY 10286

Assignee, its successors, transferees and assigns, all its right, title and interest in that certain Mortgage/Deed of Trust dated April 27, 1990 made by Julio Crespo and Cruz M. Crespo on lands located at 335 Watson Ave., in the City of Perth Amboy in the County of Middlesex and State of New Jersey, 08861, as more particularly described in Exhibit "A" attached hereto, which Mortgage/Deed of Trust was recorded or registered on 2/19/96 in Book 5050 at Page 562 and/or as Document Number \_\_\_\_\_

TOGETHER with the Bond, Note or other Obligation therein described in the amount of \$109,200.00 Dollars principal with interest. TO HAVE AND TO HOLD the same unto the said assignee forever, subject only to all the provisions contained in the said Mortgage/Deed of Trust and the Bond, Note or other Obligation.

IN WITNESS WHEREOF, the said Assignor, via its proper corporate officer(s), has appropriately executed the above named document and has caused its corporate seal to be hereto affixed and caused these presents to be signed in its name and behalf by Linda Wheeler, Assistant Vice President, this 6th day of June AD, 1996.

Attested by:

TMS MORTGAGE INC.  
 Attn: Correspondent Lending  
 3301 C Street, Suite 801E  
 Sacramento, CA 95816

*Kia-Maria Dunkelberger*  
 Kia-Maria Dunkelberger, Witness

By: *Linda Wheeler*  
 Linda Wheeler, Assistant Vice President

State of California,  
 County of Sacramento

On Thursday, June 6, 1996 before me, Kathryn Ann Rosicker, personally appeared Linda Wheeler and Kia-Maria Dunkelberger, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or entity upon behalf of which the person(s) acted, executed the instrument. WITNESS my hand and official seal.

*Kathryn Ann Rosicker* (Seal)  
 Kathryn Ann Rosicker, Notary Public

Title Order No. \_\_\_\_\_ Esc.

RECEIVED/RECORDED  
 MIDDLESEX COUNTY 07/22/97 154122



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INSTRUMENT ASSIGNMENT

FEE 122.00 7729

NOTE *80*

FT/NT00623

SCHEDULE c

Agent File No. NT 12234

LEGAL DESCRIPTION

ALL THAT CERTAIN tract or parcel of land and premises situate, lying and being in the City of PERTH AMBOY, County of MIDDLESEX and State of New Jersey, and being more particularly described as follows:

BEGINNING at a point on the westerly sideline of Watson Avenue (66 feet wide) said point being distant southerly 177.44 feet from the intersection of said sideline with the southerly sideline of Fayette Street, and running, thence:

- 1) Leaving Watson Avenue, north 60 degrees 30 minutes 00 seconds west a distance of 72.00 feet to a point, thence;
- 2) South 21 degrees 30 minutes 00 seconds west a distance of 25.00 feet to a point, thence;
- 3) South 60 degrees 30 minutes 00 seconds east a distance of 72.00 feet to a point on the westerly sideline of said Watson Avenue, thence;
- 4) Along said sideline, North 21 degrees 30 minutes 00 seconds east a distance of 25.00 feet to the point and place of BEGINNING.

FOR INFORMATION PURPOSES ONLY - Said premises being also known as Lot 19 in Block 115 as shown on the current Tax Map of the City of Perth Amboy, County of Middlesex and State of New Jersey.

BKD 678 PG 274